SHRI MANI SHANKAR AIYAR: The fact is that there are two different sets of schemes. The MoUs with respect to the *swajaldhara* will be State specific and therefore, if there are, as there are indeed, specific problem relating to hilly and mountainous terrain with respect to water supply, of course, those shall be specifically addressed in the State specific MoUs and there is ample provision for that to be done. However, it is very important for us to recognise that of all the money provided ever since the First Five Year Plan for drinking water supply which amounts to about Rs. 69,000 crore rupees, and as much as Rs. 30,600 crores has been in the Tenth Plan alone and in the current year we have substantially increased to well over Rs. 6000 crore, the allocation which last year was only at Rs. 4500 crore for accelerated water supply. So the specifics of the gender issues as well as the specifics of the geographical issues will be addressed and are being addressed in the sector specific studies that have been undertaken and eventually the MoUs will emerge from that.

SHRIMATI BRINDA KARAT: So, do the guidelines + include a survey? Is it time bound?

SHRI MANI SHANKAR AIYAR: Yes, before the sector study is done and the vision statement prepared we cannot move the the MoU.

Prov!ding low cost housing finance

*604. SHRI RAJEEV SHUKLA: Will the Minister of HOUSING AND URBAN POVERTY ALLEVIATION be pleased to state:

(a) whether Government have any policy for providing low cost housing finance to people from economically weaker sections;

(b) if so, the details thereof; and

(c) if not, the reasons therefor?

THE MINISTER OF STATE OF THE MINISTRY OF HOUSING AND URBAN ALLEVIATION (KUMARI SELJA): (a) to (c) A Statement is laid on the Table of the House.

Statement

(a) to (c) Yes, Sir. The Government has a policy supported by specialised institutions for providing low cost housing finance to the Economically Weaker Sections (EWS) of society. The Housing and Urban Development Corporation Ltd., (HUDCO), owned 100 per cent by the Government, has been providing concessional housing finance to EWS beneficiaries for more than three decades. Keeping in view the limited paying capacity of EWS beneficiaries, HUDCO has a repayment period up to 20 years. Currently financial assistance is extended to the EWS category at 9.5% (floating rate) of interest with a maximum limit of 90% of the project cost. Further, HUDCO's current rate of interest for Special Categories of EWS Housing Schemes related to Scheduled Castes/Scheduled Tribes, Widows, single women above 35 years of age, physically Handicapped and beneficiaries located in areas affected by natural calamities is 9% (floating). In this manner, HUDCO is playing a significant role in providing low cost housing finance to economically weaker section of society.

The Government in the budget for 2007-08 has announced an Interest Subsidy Scheme for urban areas which provides an interest subsidy to beneficiaries belonging to the Economically Weaker Sections (EWS) of society with a family income upto Rs. 3,300/- per month and Low Income Group (LIG) beneficiaries (with a family income ranging between Rs. 3,301 to Rs. 7,300/-per month). The Interest Subsidy Scheme is meant for providing housing to the urban poor.

SHRI RAJEEV SHUKLA: Sir, the Minister has given a very elaborate reply as far as the scheme is concerned, the policy is concerned. But according to my information, there is a huge shortage of houses. The demand and supply gap is around 17 million houses. Out of this, 19 per cent comes from lower income group. I want to know from the Minister what steps are being taken to improve the situation.

KUMARI SELJA: Sir, as far as the urban areas are concerned, we do have a strategy to bridge this gap, which I admit is a very huge gap, where there is a huge shortage of housing, specially for the EWS and LIG categories in the Urban areas. So, one of our flagship programmes, the JNNURM intends to tackle this problem for the LIG and EWS. But, Sir, apart from that, we do have some other schemes, other initiatives on the anvil as well. Sir, we have proposed and the Finance Minister has laid

aside Rs. 30 crores this year for new interest subsidy schemes, which is being worked out. Sir apart from that, our new urban housing policy is also being worked out whereby we intend to involve the private sector also in this, because I think, every body will agree that increasingly the private sector will have to shoulder some responsibility also. So, what we want is to reserve, at least, 15 per cent of the housing stock—whether it is in the private colonies or Government colonies—for EWS and LIG. Apart from this, we have other models like Cross Subsidy Scheme, increasing the FAR in certain areas so that more houses can be provided to the urban poor, etc. These are some of the initiatives that we have taken up.

SHRI RAJEEV SHUKLA: Sir, the problem has started because most of the people are forced to live in slums and everybody is aware of the pathetic conditions in slums. I would like to know from the hon. Minister what steps are being taken and what schemes are being implemented to improve/ upgrade the slums. In Mumbai they have taken up a scheme to rehabilitate the slum dwellers and they have shown how slums can be replaced with god buildings. So, has the hon. Minister got any scheme to upgrade for the slum dwellers?

KUMARI SELJA: As I said, our major initiative, JNNURM, is set up precisely for slums. We feel that, whether it is the bigger cities or smaller cities, people living in Jhuggi Jhonpris or slums deserve to live in better living conditions. So, we have to provide them not just housing, but also basic facilities like water supply, sanitation, etc. All these things are taken care of under the JNNURM. Apart from that, some of the States do have their own initiatives and they are coming up with their own schemes, like cross-subsidization or with other models. It has to be a multi-pronged strategy, because the urban poor come at the bottom of priority and that is what we are trying to address.

SHRI RAJEEV SHUKLA: I am talking about slum rehabilitation scheme.

KUMARI SELJA: Sir, slum rehabilitation would essentially be taken up by the local Government.

श्री रवि शंकर प्रसाद: आदरणीय सभापति जी, यह प्रश्न आर्थिक रूप से कमजोर वर्गों के लिए मकान की व्यवस्था के संबंध में है। मेरा माननीय मंत्री जी से यह प्रश्न है कि इस देश में आर्थिक रूप से कमजोर वर्गों की संख्या कितनी है, उनके मकान की आवश्यकता कितनी है और आपके इस उत्तर के आलोक में जिन स्कीमों की आपने चर्चा की है, ऐसा कितना प्रावधान उनके लिए हो रहा है?

कुमारी शैलजा: जहां तक कि शहरों में बसने वाले गरीब लोगों की बात है, तो हाऊसिंग शॉर्टेज के लिए हमने एक टेक्नीकल ग्रुप सैटअप किया था। उनके मुताबिक 24.7 मिलियन हाऊसिंग शॉर्टेज है जो तकरीबन ज्यादा गरीब लोगों की है और आज के दिन हमारे यहां जो गरीब लोग हैं उसमें about 67 million are urban poor. Out of which, about 62 millions are living in slums.

श्री महेन्द्र मोहन: सभापति महोदय, मैं आपके माध्यम से माननीय मंत्री जी से यह जानना चाहूंगा कि जिन गरीबों को यह धन दिया जा रहा है, उन्होंने लिखा है कि साढ़े नौ परसैंट फलोटिंग रेट ऑफ इंटरेस्ट पर यह धन उन्हें उपलब्ध कराया जाता है। मैं समझता हूं कि यह रेट ऑफ इंटरेस्ट बहुत अधिक है, इस पर तो बड़े-बड़े उद्योगपतियों को रुपया दिया जाता है, तो हम गरीबों के लिए क्या कर रहे हैं। गरीबों को अधिकतम चार या पांच परसैंट के ऊपर रुपया मिलना चाहिए। क्या ऐसी कोई योजना सरकार बना रही है या सरकार कोई विचार कर रही है?

कुमारी शैलजा: सर, मैं इसको थोड़ा साफ बताना चाहूंगी कि जो यह फ्लोटिंग रेट ऑफ इंटरेस्ट है क्योंकि यह हुडको खुद फाइनेंसियल इंस्टीट्यूशन है और यह पैसा लेकर आगे देता है। यह इंडिविज्युअल्स को धन उपलब्ध नहीं कराता है। लेकिन हमारे पास जैसे स्टेट गवर्नमेंट के कुछ हाऊसिंग बोर्ड्स हैं या पैरा स्टेटल हैं वह हमारे पास आते हैं धन लेने के लिए, लोन लेने के लिए और वे आगे स्कीम बनाते हैं, प्रोजेक्ट को फंड करने के लिए वे पैसा हमसे लेते हैं। अगर वे चाहें तो कम दरों पर दे सकते हैं लेकिन क्योंकि यह पैसा सब का है, आपका भी है, हमारा भी है और यह फाइनेंसियल इंस्टीट्यूशन है, सबसे कम दर पर आज के दिन हुडको दे रहा है। कोई बैंक या कोई इतने कम दर पर नहीं दे रहा है लेकिन उसके बावजूद मैं इस सदन के माध्यम से कहना चाहूंगी कि राज्य सरकारें और ज्यादा आगे आएं और हमारे से ज्यादा लोन लें। आज के दिन जो सरकारें गरीब लोगों के लिए लोन लेती हैं हुडको से वह कम हो रहा है। वह कम हो रहा है, over the years हमने देखा है कि पहले हाउसिंग बोर्ड्स वगैरह ज्यादा लोन हमारे से लेते थे, लेकिन अब वह थोड़ा कम हो रहा है। मैं आपके माध्यम से राज्य सरकारों से आग्रह करना चाहूंगी कि इस ओर विशेष ध्यान दें। जो गरीब लोग बस रहे हैं, उनके लिए आवास की एक विशेष आवश्यकता है और इस ओर वे ध्यान दें तथा नये-नये प्रोजेक्ट बनायें, जिनमें गरीब लोगों के लिए रहने की स्कीम्स हों।

SHRI V. NARAYANASAMY: Sir, my question is about the urban slums. The urban slums are increasing because of the migration of people from villages to urban areas. There is a scheme, known as Bombay Scheme, through which only limited benefit is given to the urban slums by the Ministry. On the other hand, the people in the urban slums are so poor that taking loans for housing construction is also difficult for them. Therefore, I would

like to know from the hon. Minister whether she would increase the limit of money being given to States under the Bombay Scheme so that...(*Interruptions*) She has understood the question. (*Interruptions*)

KUMARI SELJA: Mr. Chairman, Sir, the question is well understood but I have a very short answer to this. The Bombay Scheme has been subsumed under the JNNURM.

SHRIMATI N.P. DURGA: Sir, one of the problems, which the various State Governments are facing, is to get raw material. For example, cement is one of the important components of raw materials. Inspite of the Finance Minister's appeal, the cement companies have refused to bring down the cost of cement. This has a great impact on construction of low-cost houses. Will the Minister assure this House that she will take up this matter with the Finance Minister and see that the prices of cement are reduced, or, would the Government subsidise the cement companies?

KUMARI SELJA: Sir, the Finance Ministry will have to take a view on this.

श्री मोती लाल वोरा: माननीय सभापति महोदय, मैं माननीय मंत्री महोदया को बताना चाहता हूं कि समाज के कमजोर वर्गों के लोगों के लिए रिहायशी मकान की सुविधा तीन दशकों से हुडको के द्वारा दी जा रही है। क्या माननीय मंत्री महोदया इस बात की जानकारी देंगी कि किन-किन प्रदेशों में हुडको ने कितनी संख्या में, किस-किस प्रकार के आवास समाज के कमजोर वर्ग के लोगों के लिए बनायें हैं? आपने जो ब्याज की दर की बात कही है, ब्याज की दर निश्चित रूप से ज्यादा है। मैं माननीय मंत्री जी को बताना चाहूंगा कि बैंक छह परसेंट, सात परसेंट पर लोन दे रहे हैं और हुडको के द्वारा 9.5 प्रतिशत ब्याज की दर पर लोन दिया जा रहा है। मैं पूछना चाहता हूं कि क्या ब्याज की दर में कमी करने की दिशा में हुडको विचार करेगा?

कुमारी शैलजा: सर, माननीय सदस्य ने दो प्रश्न पूछे हैं, उनमें से पहले प्रश्न की सब्जों के बारे में डिटेल्स, मैं उनके पास पहुंचा दूंगी। सर, जहां तक दूसरी बात हाई रेट आफ इंटरेस्ट की कही है। आज के दिन बैंकों के रेट्स बहुत ज्यादा हाई हो गये हैं, बैंकों के रेट्स बहुत ज्यादा हुडको से हो गये हैं, इसलिए हुडको का लोन ज्यादा attractive है, लेकिन हम बल्क लोन देते हैं। प्रोजेक्ट्स के लिए जो स्टेट्स लोन लेने के लिए आती हैं या हाउसिंग बोर्ड्स या बॉडीज़ आती हैं, उनको हम बल्क लोन्स देते हैं।

सर, इसके अलावा जैसा मैंने अपने मूल उत्तर में कहा है कि एक इंटरेस्ट सबसिडी स्कीम भी वर्क आउट की जा रही है, जिसके तहत कम से कम रेट पर लोन दिया जा सके। उसके डिटेल्स अभी

वर्क आउट हो रहे हैं, लेकिन हम इसमें राहत देंगे, जो गरीब वर्ग हैं, उसको हम राहत देंगे ताकि बैंक्स और कम दरों पर तथा फाइनेंशियल इंस्टीट्यूशन्स और कम दरों पर गरीब लोगों को लोन दे सकें।

SHRIMATI SUPRIYA SULE: Sir, the hon. Minister, in the earlier question, mentioned about slum re-development. The city from which I come, Dharavi, is the largest slum in Asia. Is the hon. Prime Minister going to take some initiative in improving the Slum Development Policy for Maharashtra specifically?

KUMARI SELJA: Sir, as I said, slum development is a State subject, and they have to come up with their own policy. Though the Government of India is also contemplating that, but, Sir, I will request the hon. Member to put another question at some other time on slums.

MR. CHAIRMAN: Next question.

Rural business hubs

*605. MS. PRAMILA BOHIDAR:†
SHRI B.J. PANDA:

Will the Minister of PANCHAYATI RAJ be pleased to state:

(a) the action plan of Government to set up rural business hubs to improve the economy of the rural India;

(b) the status of Orissa State in development of such hubs in the backward region; and

(c) to what extent this initiative would control rural influx to urban sector?

THE MINISTER OF PANCHAYATI RAJ (SHRI MANI SHANKAR AIYAR): (a) to (c) A Statement is laid on the Table of the House.

Statement

(a) The 73rd Constitutional Amendment, 1992, has mandated Panchayats as Institutions of Self Government, to plan and implement programmes of economic development and social justice. The Action Plan of the Ministry of Panchayati Raj in respect of Rural Business Hubs was set in June 2004, by the Hon'ble Prime Minister's very first Conference of Chief Ministers on the subject "Poverty Alleviation and Rural Prosperity through Panchayati Raj". He said that "Panchayati Raj is the medium to transform rural India

†The question was actually asked on the floor of the House by Ms. Pramila Bohidar.